

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Michael G. Bradley et al.)	Group Art Unit: 3692
)	
Application No.: 10/700,045)	Examiner: Robinson, Kito R.
)	
Filed: November 4, 2003)	
)	
For: SYSTEMS AND METHODS FOR)	Confirmation No.: 3125
DETERMINING THE LIKELIHOOD)	
THAT A LOAN CLOSSES)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

The above-identified application was allowed in the Office Action mailed
May 8, 2009. The issue fee has not been paid.

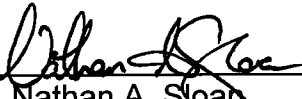
in addition to the reasons noted by the Examiner in the Notice of Allowance,
Applicants note that the allowed claims recite additional features that are neither taught
nor suggested by the prior art.

Please grant any extensions of time required to enter this response and charge
any additional required fees to Deposit Account 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: July 29, 2009

By: 
Nathan A. Sloan
Reg. No. 56,249
(202) 408-4000